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The Effect of Technology Acceptance Model (TAM) Variable to Actual Usage through Behavioral Intention in Real Effort to Increase Internet Banking Usage in Indonesia

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ABSTRACT

Banking is one of industry that is currently growing rapidly and of course with the development of information technology is a great opportunity for players in this industry. This great opportunity can be used to further develop its business towards information technology. One of the information technology-based banking products today is internet banking. According to Shih and Fang (2006) internet banking is a new type of information system that uses developing techniques such as the internet and the World Wide Web, and has changed the way consumers carry out various financial activities in virtual space.

The research objective is to find out the characteristics of internet banking users and find out the factors that influence the users of internet banking. Also the advantage of this research can enrich the knowledge of using information technology so that information technology such as internet banking can be used not only in the banking industry but can be applied in various commercial enterprises and in non-commercial enterprises.

The research method used is non probability sampling in big cities in Indonesia. Analysis of data processing uses multiple regression with SPSS 20.00 software. The results of the first year research are divided into two, namely the results of qualitative research that successfully strengthens the research model that perceived usefulness variables, perceived ease of use, perceived credibility, compatibility, personal innovativeness, and social influence affect the interest in using internet banking to become a real use of Internet banking. In addition, by using quantitative research successfully produced indicators that valid and reliable for each variable, namely actual usage of 3 indicators, 4 indicators of behavioral intention, 6 indicators of perceived usefulness, 6 indicators of perceived ease of use, 4 indicators of perceived credibility, 4 indicators of compatibility, 3 indicators of personal innovativeness, and 4 indicators of social influence.

In the second year, there are also two research results, namely the results of qualitative research and prototypes of internet banking websites that are consistent with the results of the study. In the final report with 1500 respondents successfully obtained the results of the 7 hypotheses proposed, 6 hypotheses were accepted and 1 hypothesis was rejected. Positive and significant influence of perceived usefulness, perceived ease of use, perceived credibility, compatibility, and personal innovativeness to the behavioral intention are received. Likewise positive effects and significant behavioral intention towards actual usage were accepted. While the influence of social influence on positive behavioral intention is not significant.

Keywords: Personal Innovativeness, Social Influence, Compatibility, Behavioral Intention, Actual Usage, Internet Banking

INTRODUCTION

In the current era of globalization, various products from information technology are being developed and have become an important part of people's everyday lives. Various important roles of information technology can be seen from the various benefits of existing information technology products. Information technology products offer various convenience, practicality and speed in carrying out daily activities. This is very useful and very in accordance with the needs of today's society who demand everything is fast, easy and practical. Therefore, it is not surprising that information technology is an important part that cannot separated from people's daily lives. In addition, information technology products are also increasingly being used by the public in carrying out their daily activities. This is due to the increasing public interest in using information technology products so that the demand for information technology products is also increasing in various existing industries.

As one of the fastest growing industries, banks certainly utilize various results from existing information technology. One of the products of information technology is internet banking. Shih and Fang (2006) internet banking is a new type of information system that uses evolving techniques. like the internet and the World Wide Web, and has changed the way consumers carry out various financial activities in virtual space. Since it was first introduced in the 1990s, internet banking has increasingly been adopted by banking customers

around the world. The banking transaction network, which is new, offers its users access to banking services all the time, reducing waiting times, direct access from anywhere in the world, lower costs and eliminate anxiety caused by cash records in each customer's banking account (Santouridis and Kyritsi, 2014).

The development of internet banking in Indonesia began in 1998 where in September 1998, Bank Internasional Indonesia and continued with Bank Niaga in 2000, Bank Bukopin and the Central Bank of Asia in 2001, Bank Mandiri in 2003, Bank PermataNet in 2005, Bank Pernata -Business in 2006, Bank Negara Indonesia in 2007, Bank Danamon Indonesia in 2008, Bank Rakyat Indonesia in 2009 and Bank Mega in 2010 (http://tonnymarezco.wordpress.com/2014/04/17/sejarah-internet-banking/) The development of internet banking until 2014 for the banking industry seems slow considering that not all banks have adopted information technology such as internet banking.

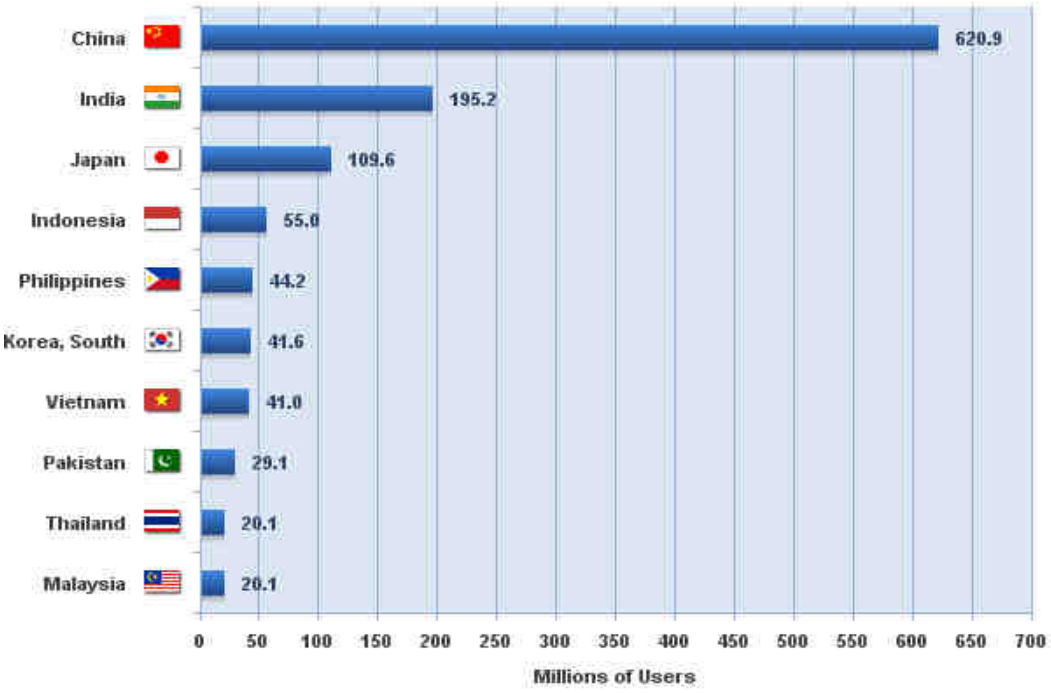


Figure 1 Asia Top Internet Countries December 31, 2013
Source: www.internetworldstats

Increasing the development of the use of internet banking by banks in Indonesia itself should still be improved considering that internet usage in Indonesia is quite large. The large number of internet users in Indonesia as of December 31, 2013 can be seen from Figure 1 above. From this picture it can be seen that Indonesia is the fourth country with the largest internet user in Asia with a total user of 55 million users. This shows that information technology products such as internet banking are of course suitable when applied in Indonesia given the high number of internet users in Indonesia. That is, research related to the use of internet banking is very important in efforts to improve the quality of internet banking so that it can become an efficient competitiveness for banking customers.

LITERATURE REVIEW

A. Personal Innovativeness

The first factor that considered has an influence to behavioral intention is personal innovativeness. According to Roger (1995), personal innovativeness is the level of interest to try something new, new concept, or an innovative product or service. Jeffres and Atkin (1996) explain, according to the diffusion theory, adoption of innovation is a function from personal innovativeness or a will to try innovation. Namkung and Jang (2007) explain that behavioral intention refers to people's beliefs about what they want to do in the particular situation. Jayasingh and Eze (2009) also say that behavioral intention is one of the most important factor that menentukan behavior to use. Agarwal and Prasad (1998) explain that personal innovativeness bridges the perceptions in the

decision to adopt information technology then the higher *personal innovativeness* refers to the behavior to adopt the more positive information technology. Jayasingh and Eze (2009); and Yang (2005) conclude that *personal innovativeness* is also the important factor that affects behavioral intention to adopt the new technology. The hypotheses:

H1: Personal innovativeness has a positive effect on behavioral intention of internet banking

B. Social Influence

The second factor that also considered as the factor that has an influence to behavioral intention is social influence. Venkatesh et al. (2003) defined social influence as the sebagai 'the level of how far an individual feel the other important people believe that they should use the new system'. Besides, Venkatesh et al. (2003) also called social influence as a factor that determined the intention/inclination to behave directly. According Thompson et al. (1991), 'individual behavior influenced by the way they believe that the other people will see them as the result from using technology'. Venkatesh and Davis (2000) explained that social influence has an effect to individual behavior through three mechanisms: fulfillment/implementation, internalization, and identification. Jayasingh and Eze (2009) and Kleijnen et al. (2004) also explained that social influence shows significant effect to behavioral intention. The hypotheses:

H_2: Social influence has a positive effect on behavioral intention of internet banking.

C. Compability

Another factor that also considered has an effect to behavioral intention is compatibility. According Moore dan Benbasat (1991), *compatibility* is 'the degree how far innovation is consistent with the values that exist, needs, and past experiences from potential adopter. Mallat et al. (2006) explain that compatibility has a direct effect to the intention of the usage of technology. Tornatzky and Klein (1982) state that *compatibility* becomes a characteristic crucial innovation that refers to customer/consumer acceptance. Jayasingh and Eze (2009) also state that compability has a significant effect to *behavioral intention* for the user of *m-coupons* in Malaysia the hypotheses:

H_3:Compatibility has a positive effect on behavioral intention of internet banking.

D. Perceived Usefulness

According to Azjen and Fishbein (1980), TAM is 'concerned with the determinants of consciously intented behaviours.' Pikkarainen et al. (2004) concluded that 'according to the TAM these two beliefs are significance for computer acceptance.' Perceived usefulness is the first belief, which is significance for computer acceptance. Davis (1989) defined perceived usefulness as 'the degree to which a person believes that using a particular system would enhance his or her job performance.' According to Namkung dan Jang (2007), 'behavioral intention refers to people's belief about what they intend to do in a certain situation.' Tan dan Teo (2000) stated that perceived usefulness is 'an important factor in determining the adaptation of innovations.' Moon and Kim (2001), Luarn and Lin (2005), Shen and Chen (2008) concluded that 'perceived of usefulness has significantly positive effects on behavioral intention.' Similarly, Venkatesh and Morris (2000) proved that there is a 'significant effect of perceived usefulness on usage intention.' Thus, we tested the following hypothesis:

H4: Perceived of usefulness has a significant effect on behavioral intention of internet banking

E. Perceived Ease of Use

The second belief is perceived ease of use. Davis (1989) defined that perceived ease of usefulness is 'the degree to which a person believes that using a particular system would be free of effort.' Davis (1989) also defined that perceived ease of usefulness is 'a major factor that affects acceptance of information system.' Davis (1989) stated that 'an application that easier to use that another is more likely to be accepted by users.' Venkatesh & Morris (2000) claimed 'perceived ease of use has significant effects on usage intention.' Similarly, Agarwal and Prasad (1999) also proved that 'perceived ease of use has the significant effect on usage intention, whether affecting perceived usefulness directly or not.' Liao et al. (2007) found that 'a user who perceives a higher ease of use of mobile commerce also has a stronger attitude for adoption.' Shen and Chen (2008) claimed that 'perceived ease of use had positive effects on consumers' use intention.' Luarn and Lin (2005), Wang et al. (2003) also state that 'perceived ease of use had positive effects on behavioral intention'.

H5: Perceived ease of use has a significant effect on behavioral intention of internet banking

F. Perceived Credibility

Another belief that affects computer acceptance is perceived credibility. According to Ganesan (1994), perceived credibility is 'the extent to which one partner believes that other partner has the required expertise to perform the job effectively and reliably.' Wang et al. (2003) defined perceived credibility as 'the extent to which a person believes that the use of mobile banking will have no security or privacy threats.' Lu et al. (2003) stated that 'there are two key elements in perceived credibility; namely, security and privacy.' Wang et al. (2003) found

that 'perceived credibility had a significant positive influence on the behavioral intention to use Internet banking.' Amin (2008) also concluded that 'perceived credibility is important determinant in predicting the intentions of Malaysian customers to use mobile phone credit cards.' Lin and Wang (2005) also found that 'there is a significant direct relationship between perceived credibility and behavioral intention.' According to Gefen et al. (2003), in relation to Web systems, perceived credibility 'has a striking influence on their willingness to engage in online shopping, banking and the exchange of money and sensitive personal information.' Luarn and Lin (2005) also found that perceived credibility was found to have a significant effect on behavioral intention in mobile banking. Thus, the following hypothesis is proposed:

H6: Perceived credibility has a significant effect on behavioral intention of internet banking

G. Behavioral Intention

The Technology Acceptance Model is very useful model for research about consumer acceptance of information technology. Kuo and Yen (2009: 104) viewed that TAM is:

> "Intended to provide a conceptual model featuring a theoretic foundation and parsimony, to explain and predict the behavioral intention and practical behaviors of information technology users, based on the acceptance and use of information technology."

According to Azjen and Fishbein (1980), TAM is 'concerned with the determinants of consciously intended behaviors.' Pikkarainen et al. (2004) concluded that 'according to the TAM these two beliefs are significance for computer acceptance.'

In the TAM, behavioral intention to use leads to actual IT usage (Lin, 2007). Jayasingh and Eze (2009) explain behavioral intention as main factor that determine actual usage. Serenko (2008) concludes that 'user behavioral intentions have a strong, significant effect on actual usage of email notification interface agents'. Similarly, Lin (2007) states that behavioral intention is the 'primary direct determinant of actual usage'. Van der Heijen (2003) also concludes that 'actual usage is dominantly explained by intention to use.' Thus, the following hypothesis is proposed:

H_7: Behavioral intention has a positive effect on actual usage of internet banking

D. Actual Usage

Actual usage is user's self-reported frequency and volume of use (Moon and Kim, 2001). IS usage is a frequently suggested measure of IS success (Ndubisi and Jantan, 2003; Igbaria et al., 1997) and a key dependent variable (Delone and Mclean, 1992). Serenko (2008) explain actual usage as 'the extend to which an individual employs interface agents in his or her email application.' Also, Igbaria et al., (1997) defined actual usage as 'the actual degree of agent utilization given that the use of the system is voluntary.'

RESEARCH ISSUE AND METHODOLOGY

A. Research Issue

In this study as for the object of research studied, namely internet banking that has been used by banks in Indonesia. Data collection will begin with a qualitative method, namely interviews with participants who are banking customers in Indonesia who have used internet banking. The area of implementation of the interview is several cities on the island of Java. After that, the completion of indicators for each variable used and quantitative methods will be carried out by distributing the initial questionnaire so that finally the final questionnaire is formed to respondents of internet banking in Indonesia. Respondents in this study were internet banking users within the last 6 months and had complained within the last 6 months. The number of consumers who became respondents in this study was 1500 people. The instrument used in this study is a questionnaire. The total number of questions is 34 questions consisting of 6 perceived usefulness questions, 6 questions about perceived ease of use, 4 questions about perceived credibility, 4 compatibility questions, 3 questions about personal innovativeness, 4 social influence questions, 4 behavioral questions intention and 3 questions about actual usage.

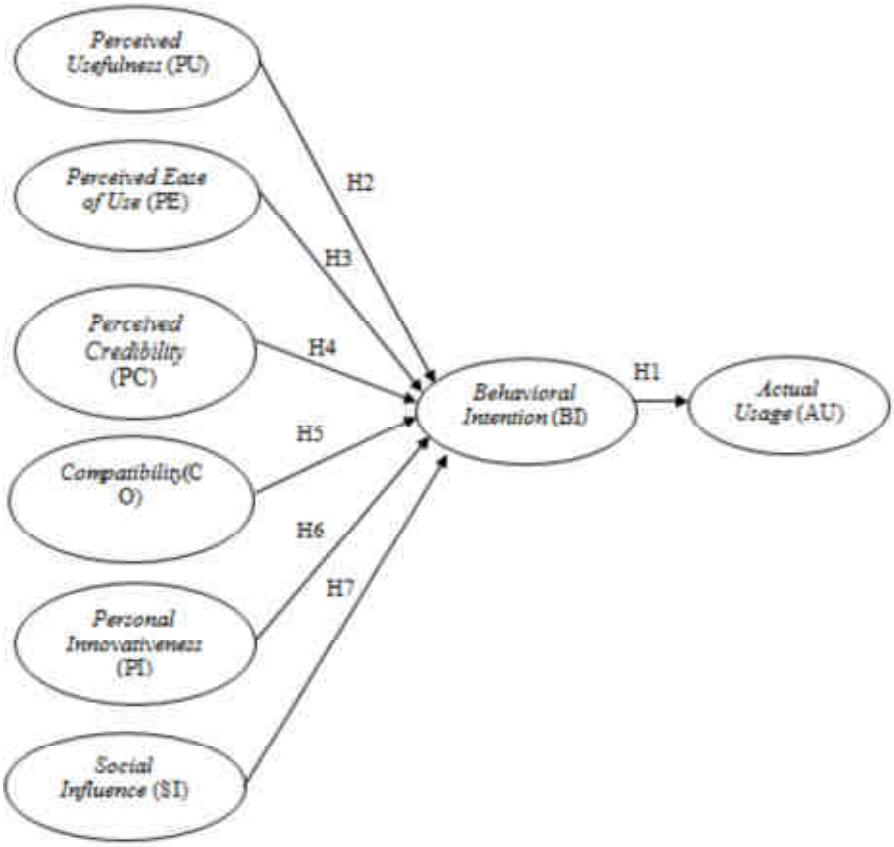


Figure 2 Research Model
Source: Analysis, 2017

B. Methodology

Aras which was used within this research were interval level measurement. Type of scale used was Summated Likert, a statement which has a range from 1 = disagree to 5 = agree, the scale represent the respondents opinion for the questions regarding the objects being studied. In which the highest the score or number selected indicated the higher of ratings, and vice versa.

FINDING AND DISCUSSION

A. Findings

This study used Multiple Regression in testing between the variables. Statistical analysis tool used to answer the problem formulation of this research is SPSS 20.0.

Multiple Regression and t testing

The results of variable analysis can be found in the following table:

Table 1
Multiple Regression and T Testing Result

Variable	Standardized Coefficients	t significant
PU➔BI	.122	.005
PEOU➔BI	.143	.000
COM➔BI	.150	.000
PC➔BI	.093	.031
PI➔BI	.552	.000
SI➔BI	-.003	.945
BI➔AU	0.609	0.000

Source: analysis, 2018

From the data, the multiple regression equation is generated as follows:

$BI = b_1.PU+b_2.PEOU+b_3.COM+b_4.PC+b_5.PI+ b_6.SI$
$BI = 0.122.PU+0.143.PEOU+0.150.COM+0.093.PC+0.552.PI-0.003.SI$
Notes:

BI	: *Behavioral Intention*
PU	: *Perceived Usefulness*
PEOU	: *Perceived Ease of Use*
COM	: *Compatibility*
PC	: *Perceived Credibility*
PI	: *Personal Innovativeness*
SI	: *Social Influence*
$b_1, b_2, b_3, b_4, b_5, b_6$	: Regression Coefficient

Second Year Prototype Results

The prototype made for this research is a high fidelity prototype. High fidelity protoype is more detailed describing the system. This prototype has full interaction with users where users can enter data and interact with the system, representing core functions so that they can simulate most of the functions of the final system and have an appearance that is very similar to the actual product (Walker et al, 2003).

Features that will be implemented in the system prototype in this study using horizontal techniques. Horizontal prototype includes all user interface features but without the main function is only a simulation and cannot be used to do the actual work (Walker et al, 2003).

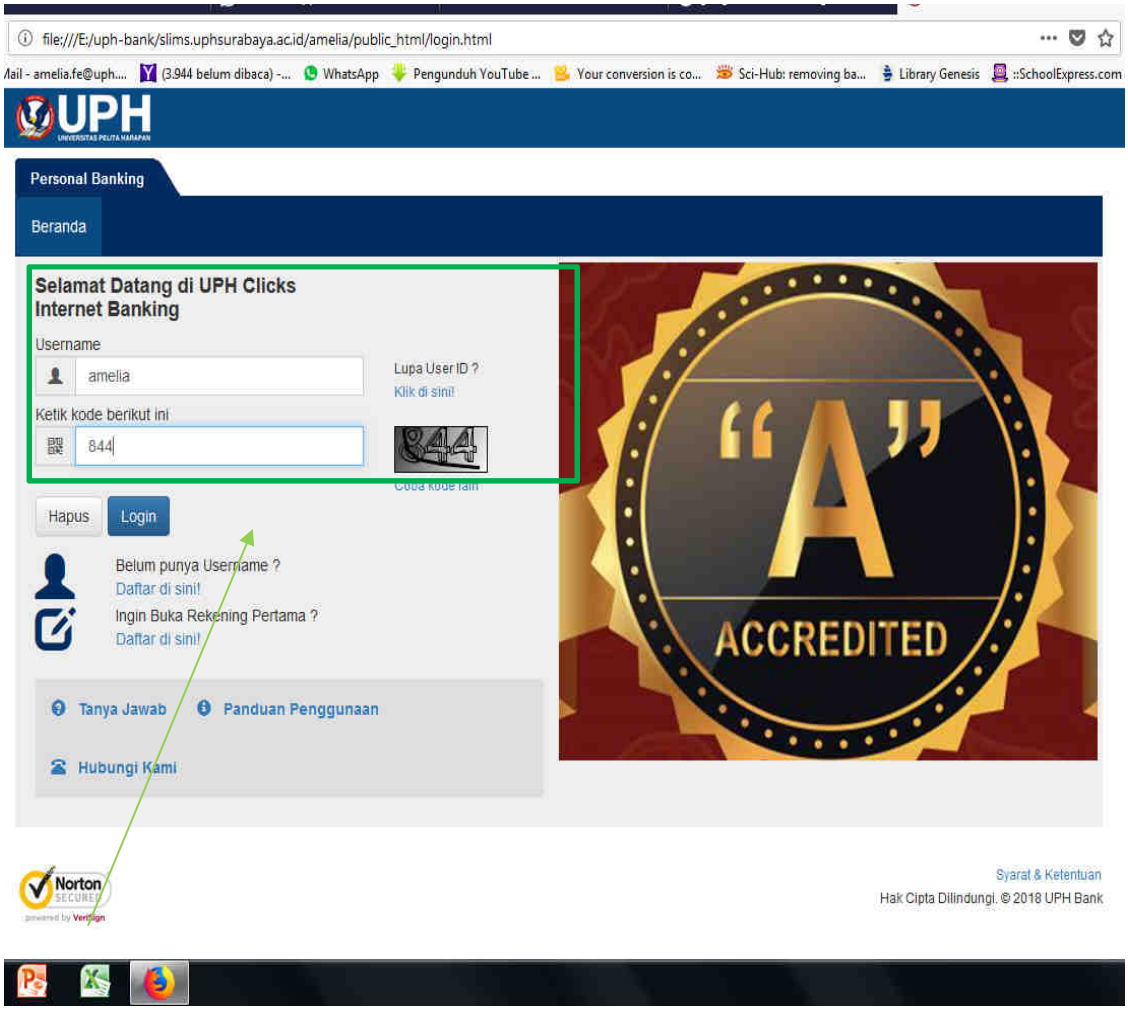
The name of this prototype is UPH Clicks which is an internet banking from UPH Bank. And in the effort to develop UPH Clicks to be as expected by the community, the design of this internet banking was developed based on the results of research conducted in the first to second year.

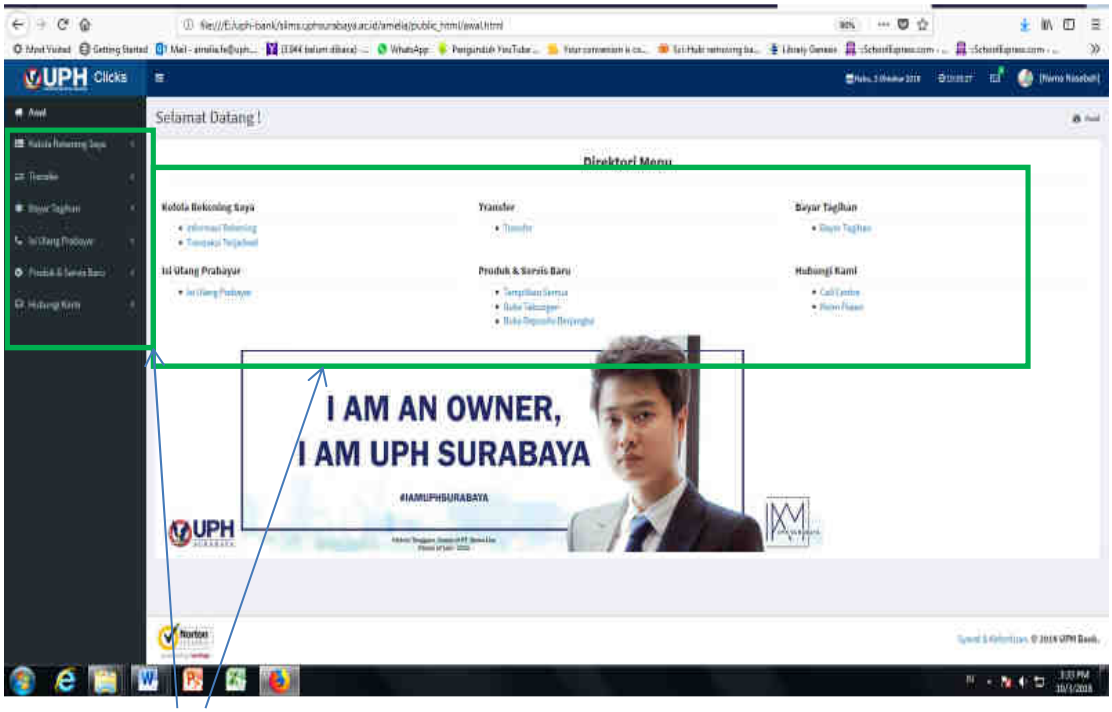
From the table 1 can be seen that the variables that most influence the formation of actual usage are behavioral intention, therefore it is important to improve behavioral intention. However, behavioral intention is an interest variable that is difficult to control by the company, this causes the importance of variables that directly increase behavioral intention. The variables that influence behavioral intention are sorted from the variables that have the most influence, namely personal innovativeness, compatibility, perceived ease of use, perceived usefulness and perceived credibility. Then as for the elaboration of the application of each of these variables into the prototype, as follows:

1. Personal innovativeness

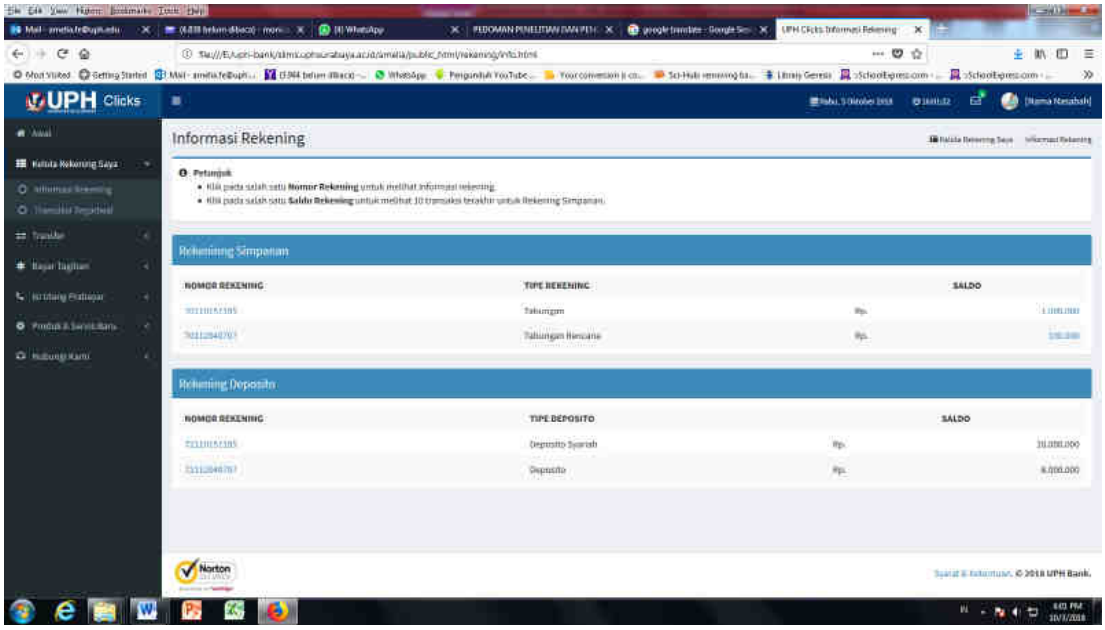
Lu et al. (2005) define personal innovativeness as an individual's willingness to try new information technology. Therefore, the higher the level of personal innovativeness, the higher the interest in using internet banking.

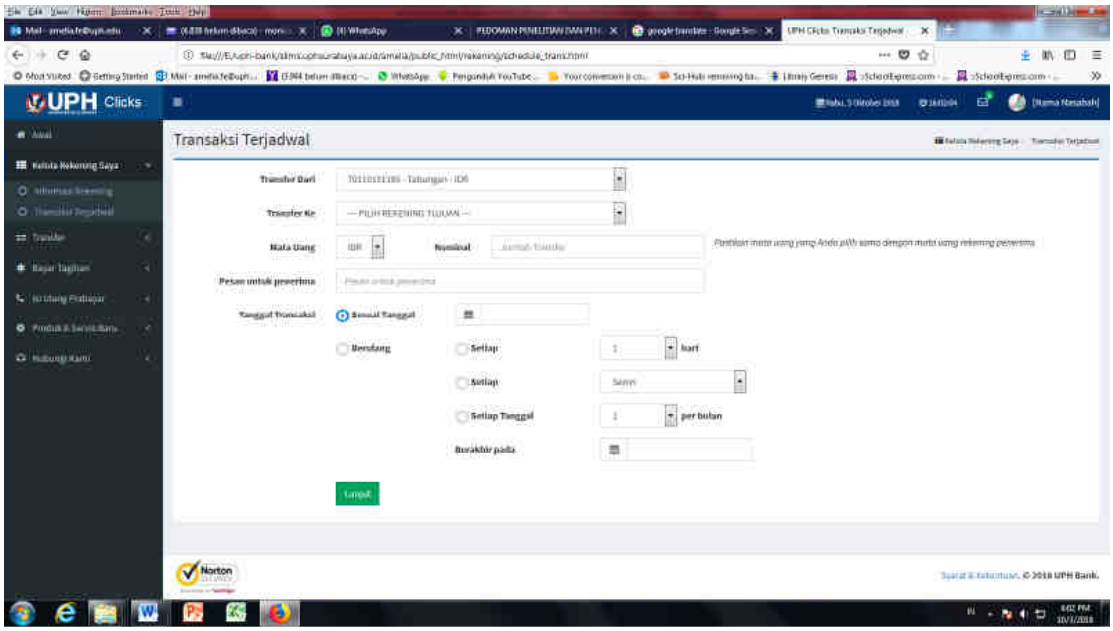
Initially, to do banking activities, you must go to the bank directly. This activity then develops where banking activities can be done from an ATM machine. After these developments, internet banking is currently available and of course for people who have personal innovativeness this is a very good development. From the initial view given, it can be seen the innovativeness of this internet banking.

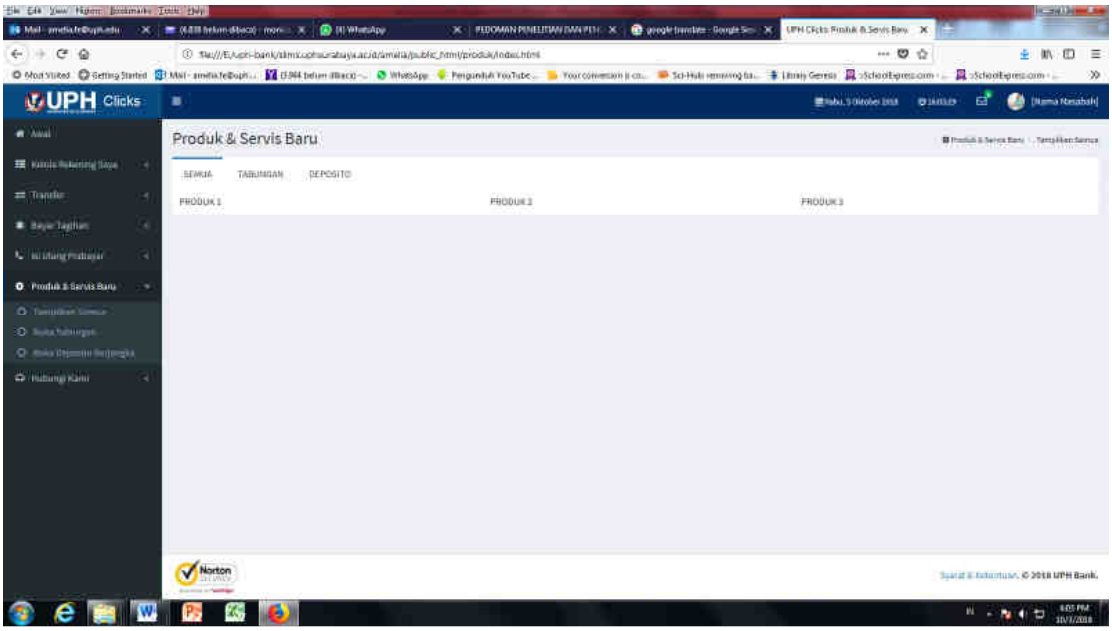

file:///E:/uph-bank/slims.uphsurabaya.ac.id/amelia/public_html/login.html
UPH
Personal Banking
Beranda
Selamat Datang di UPH Clicks
Internet Banking
Username
amelia
Lupa User ID ?
Klik di sini!
Ketik kode berikut ini
844
Hapus
Login
Belum punya Username ?
Daftar di sini!
Ingin Buka Rekening Pertama ?
Daftar di sini!
Tanya Jawab
Panduan Penggunaan
Hubungi Kami
"A"
ACCREDITED
Norton
Syarat & Ketentuan
Hak Cipta Dilindungi. © 2018 UPH Bank


UPH Clicks
Selamat Datang !
Direktori Menu
I AM AN OWNER,
I AM UPH SURABAYA
#IAMUPHSURABAYA

This is the initial display after login where you can see the settings from the root menu that shows the innovative level of the customer where the customer wants to use the features found in the root menu for banking activities.

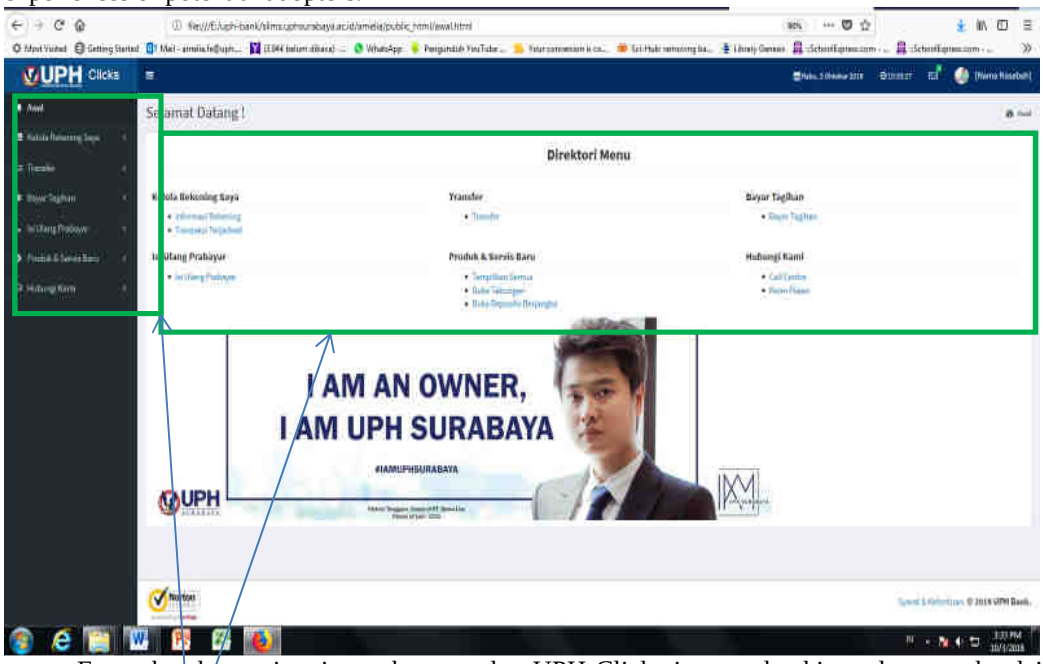






2. Compatibility

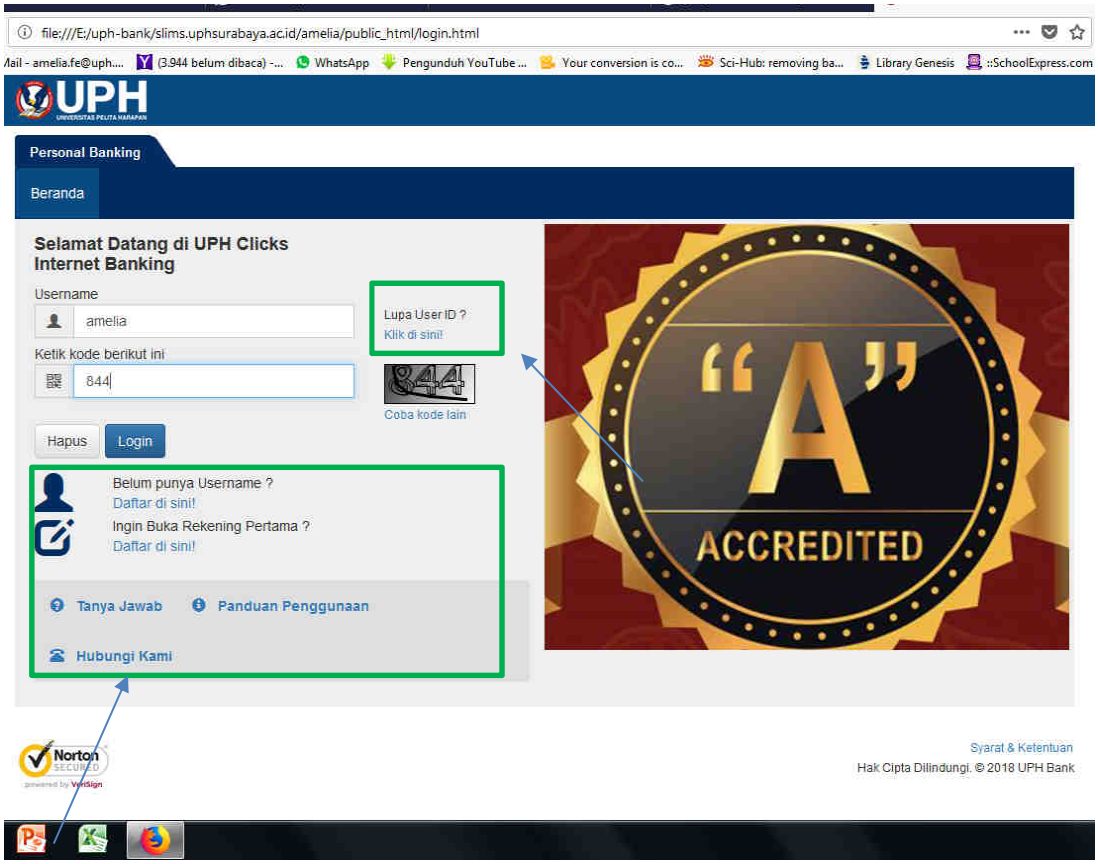
Blackwell et al. (2006, p. 488) states the definition of compatibility, namely compatibility refers to the extent to which this new product is consistent with current individual habits, values, needs and past experiences of potential adopters.



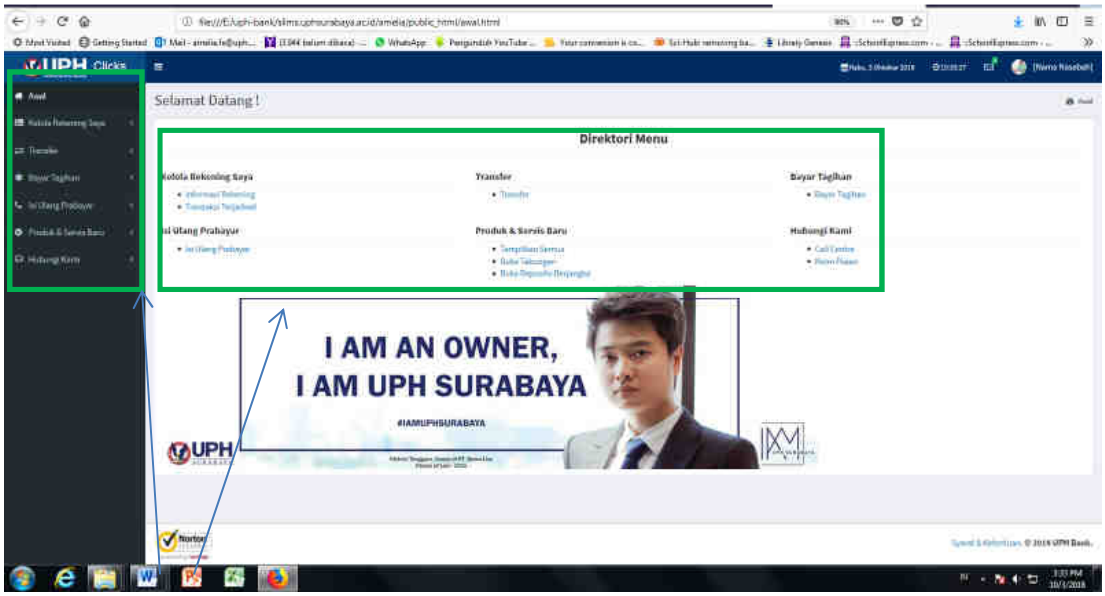
From the above view it can be seen that UPH Clicks internet banking adapts to the daily needs of customers by always prioritizing the comfort of customers. This can be seen from the appearance that is neat, organized and user friendly.

3. Perceived ease of use

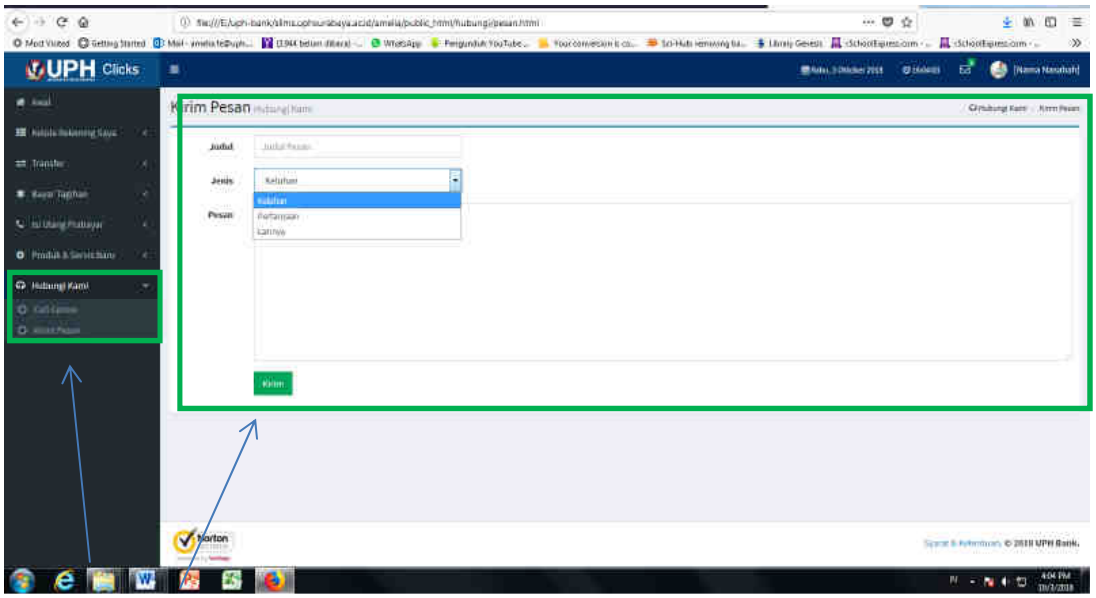
According to Davis (1989), perceived ease of use is the extent to which a person believes that using a particular system will be free from effort. Jayasingh and Eze (2009) also stated that perceived ease of use explains the user's perception about the amount of effort needed to use the system or the extent to which the user believes that using a particular system will be easy.



From the above view can be seen that internet banking from UPH Clicks can help and provide convenience for customers in using internet banking. This can be seen from the availability of options for creating the first username and account account for new users, the choice for question and answer, the call center directly to UPH Clicks and the combination of internet banking usage.



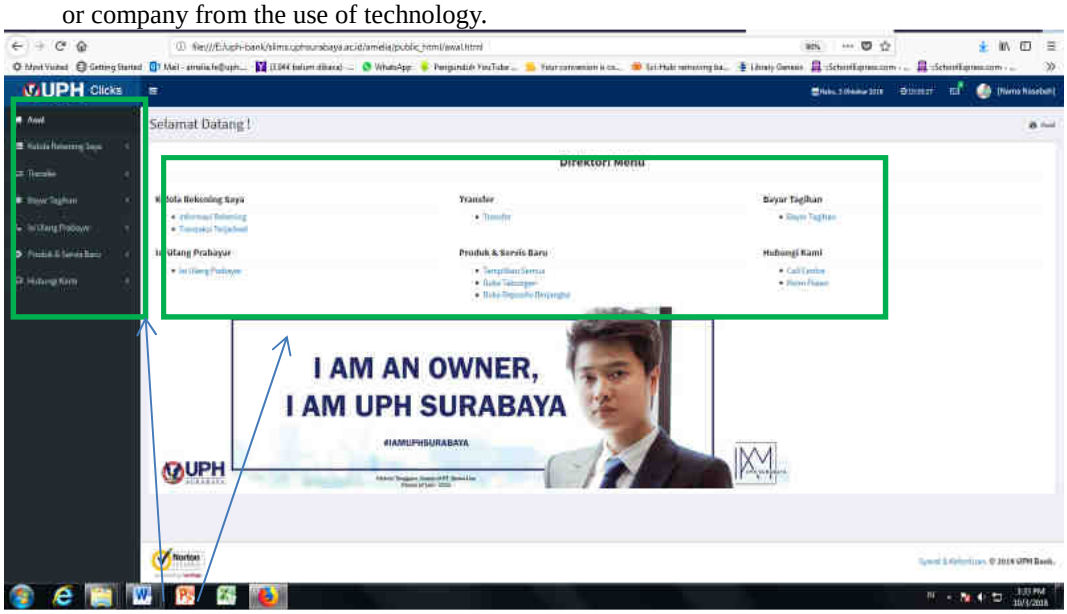
In the initial view after login, you can see the settings from the root menu that shows various facilities from internet banking from UPH Clicks to facilitate banking activities and be able to meet the banking needs of each customer. This can be seen from the menu to manage customer personal accounts, prepaid refill, transfer, pay bills, and other menus.



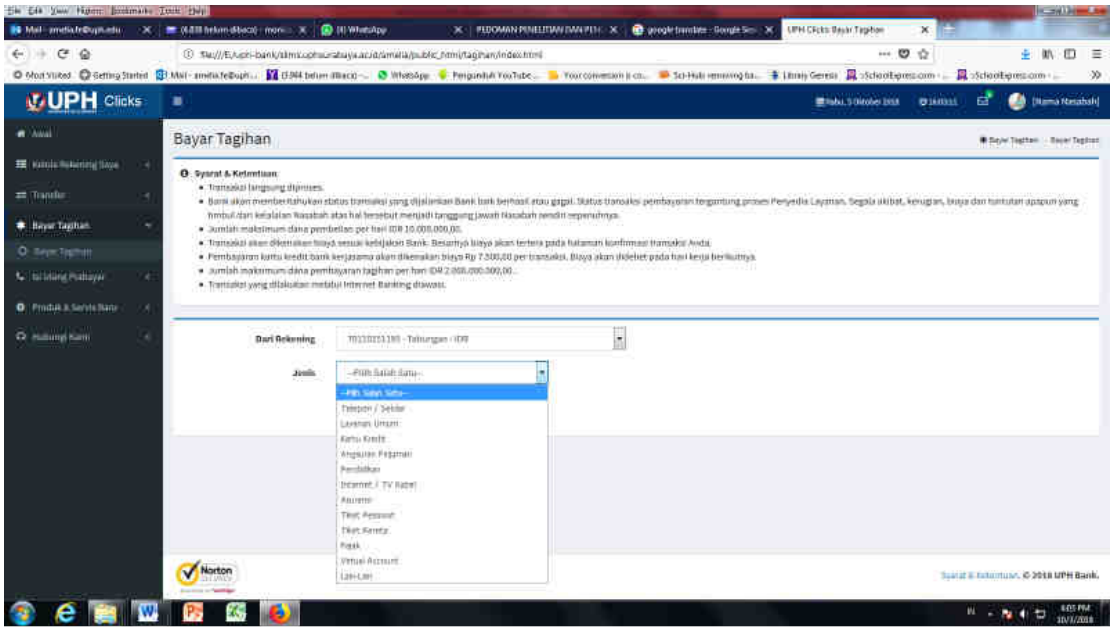
From the initial view above on the Contact Us menu, you can see the option to contact the call center directly or send a message if the customer has problems with internet banking. It can also be seen when you want to send a message there are various types of choice of problem topics so that it can facilitate customers to send complaints, suggestions, and so on.

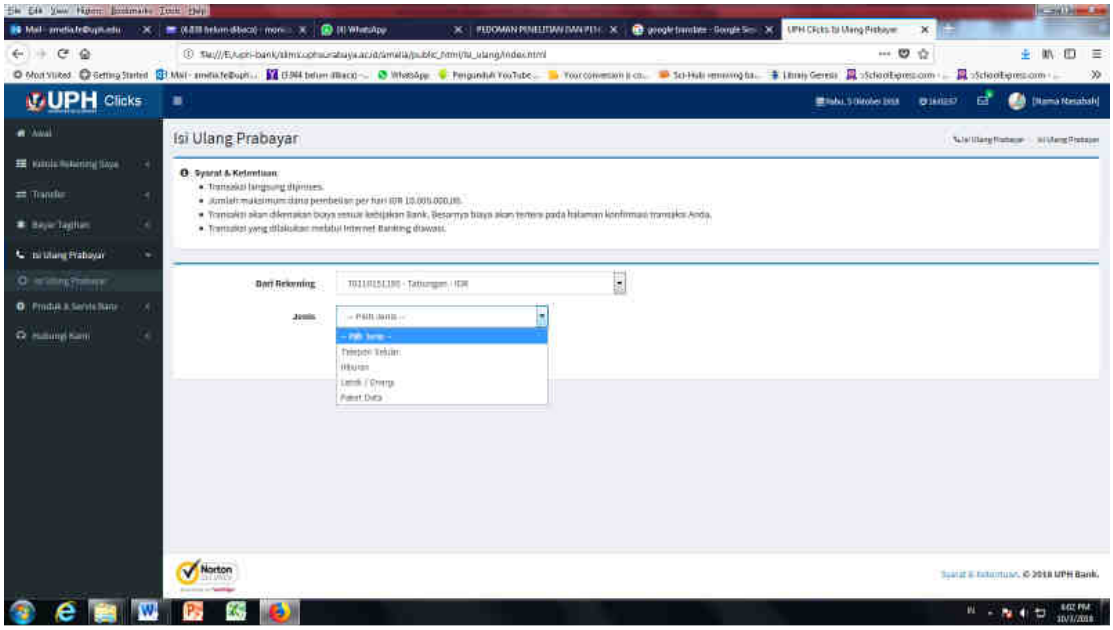
4. Perceived usefulness

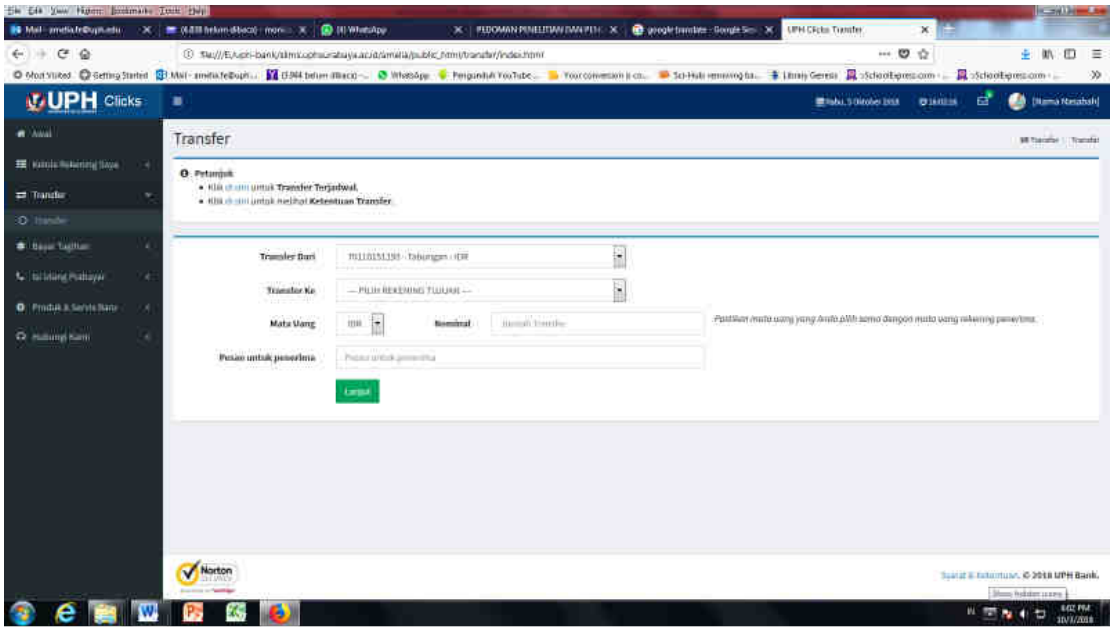
According to Jayasingh and Eze (2009), perceived usefulness explains the user's perception about the extent to which the system will improve user performance. While Ndubisi and Jantan (2003) state that perceived usefulness is a concept that is related to an assessment of benefits obtained by an individual or company from the use of technology.



In the initial view after login, you can see the settings from the root menu of internet banking from UPH Clicks which shows various facilities for customers to fulfill banking activities and of course provide more benefits for customers. This can be seen from the prepaid refill menu, paying bills, and transfer menus which can further shorten customers' time when they want to conduct internet banking transactions rather than manual transactions.

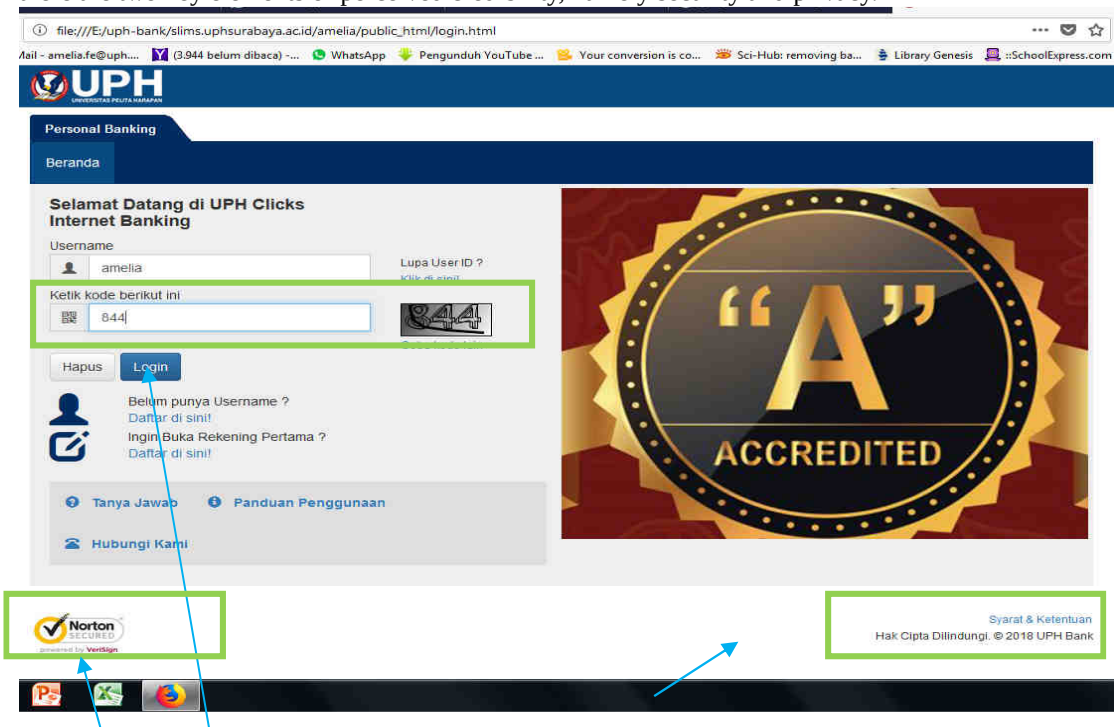

UPH Clicks
Bayar Tagihan
Syarat & Ketentuan
Dari Rekening
Jenis


UPH Clicks
Isi Ulang Prabayar
Syarat & Ketentuan
Dari Rekening
Jenis



5. Perceived credibility

Wang et al., (2003) define perceived credibility as the extent to which a person believes that the use of mobile banking will not have a threat to the security or privacy of its users. Lu et al., (2003) stated that there are two key elements of perceived credibility, namely security and privacy.



On the internet banking website display from UPH there is one box that requires the customer to fill in a certain code when logging in and visible on the website end of the terms and conditions and system copyright protected by UPH Bank. This proves that the system provided by the Bank's UPH is a safe, controlled and protected system so that customers do not need to fear information will be spread widely or lose personal data on internet banking.

B. Discussion

Of the 7 hypotheses studied, there were 6 hypotheses accepted. The first hypothesis is PU (Perceived Usefulness) which has a significant effect on BI (Behavioral Intention). This hypothesis is supported by the t test where the significance is 0.005 (below 0.05) which indicates that this hypothesis is accepted. The findings of this

study confirm and expand the results of research that explains that there is a positive and significant effect on perceived usefulness on behavioral intention (Venkatesh et al. 2003; Vallerand 1997; Moore and Benbasat, 1996; Shih and Huang, 2009; Karahanna et al., 2006) . Moore and Benbasat (1996) in predicting the use of personal workstations (PWS) are only perceptions of usefulness, ease of use, and compatibility significantly related to usage. This study explains that the benefits of using a personal workstation (PWS) will further improve the actual usage of the personal workstation (PWS) used.

This explains that the desire to use internet banking is influenced by the benefits provided by internet banking. It can be explained that of course consumers expect to get benefits that can be felt directly when using internet banking. The better the benefits that can be provided by internet banking managers, the more it will make consumers want to use internet banking in real terms. The relational relationship between internet banking and customers is a process that shapes customers using real internet banking. Consumers will feel a good reciprocal relationship between internet banking managers and customers where this good relationship can occur through the efforts of internet banking site managers in creating internet banking usage for real activities by customers. Therefore, it is important to increase perceived usefulness.

The way to improve perceived usefulness is that internet banking in Indonesia must be able to pay attention to the effectiveness of trading anytime and anywhere and offer a variety of attractive features and can compare the banking offers provided. For example a deposit offer for a period of 1 month, 3 months, 6 months and 12 months is made in 1 comparison table of profits obtained so that consumers can choose the deposit that best suits the needs of consumers.

The second hypothesis is that perceived ease of use has a significant effect on behavioral intention. The regression coefficient is positive indicating that the relationship is both direct and significant. The higher the value perceived ease of use, the higher the value of behavioral intention and the significant influence in improving behavioral intention. This answers the second problem formulation related to hypothesis 2 (H2) regarding the effect of perceived ease of use on behavioral intention.

This finding is in accordance with the results of previous studies which stated that there was a significant effect of perceived ease of use on actual usage (Radner and Rothschild, 1975; Nysveen et al., 2005a; Nysveen et al., 2005b). Moore and Benbasat's (1996) research stated that perceptions of ease of use had a significant effect on usage. Therefore, it is important to improve perceived ease of use.

The way to improve perceived ease of use is to make it easier for consumers to get information about internet banking by always updating information through social media or other media partners. Internet banking also needs to ensure that the root menu is neatly arranged and is not confusing for consumers so that when consumers transact. In addition, a menu of tutorials and FAQs (Frequently Asked Questions) is provided for consumers who are the first to use so that they can make it easier to know and operate all the menus owned by internet banking.

Third Hypothesis, namely compatibility has a significant effect on behavioral intention. The regression coefficient is positive indicating that the relationship between the two is in the same direction, the higher the compatibility value, the higher the behavioral intention value. This answers the third problem formulation related to hypothesis 3 (H3) regarding the effect of compatibility on behavioral intention.

The findings of this study confirm and expand the results of research that explains that there is a positive and significant compatibility effect on behavioral intention (Gaith and Yaghi, 1997; Ketelhut and Schiffer, 2011; Law and Chow, 2008; Hamari and Nousiainen, 2015). Research by Hamari and Nousiainen (2015) explains that the positive compatibility of an ICT system can directly affect the actual use of Game Based Learning. This study explains that the use of an ICT system that is appropriate to the needs, values and habits of consumers will further improve the actual usage of the Game Based Learning used. Therefore, it is important to improve compatibility.

Schiffman and Kanuk (2008) explained that one of the important factors that shape attitudes is lifestyle where attitudes are statements or reflections of lifestyle. Therefore it is important for internet banking to always try to improve the indicators of compatibility. As for the way to improve compatibility, namely following the current trend of shopping online, the convenience of online shopping can be done, such as promotion of purchase discounts when paying with internet banking. In addition, the internet banking offered must also be accessible from various communication tools such as cellphones, laptops, computers, etc. and the display of internet banking can adjust to the different communication tools. Of course, it is necessary to have the same standards for all of these communication devices but need adjustments such as the size of the letters, root menu settings and color usage.

The Fourth Hypothesis is that perceived credibility has a significant effect on behavioral intention. The regression coefficient has a positive value indicating that the two relationships are in the same direction, the higher the perceived credibility value, the higher the behavioral intention value. This answers the fourth problem formulation related to hypothesis 4 (H4) regarding the effect of perceived credibility on behavioral intention.

The findings of this study confirm and expand the results of the study which explains that there is a

positive and significant influence on perceived credibility on behavioral intention. According to Amin (2008), perceived credibility is an important factor in predicting the intention of Malaysian customers to use mobile credit cards. Lu and Wang (2008) also found that there was a direct and significant relationship between perceived credibility and intention to behave. Therefore, it is important to improve perceived credibility.

As for ways to improve perceived credibility, namely ensuring the security of transactions through internet banking, all information provided by consumers through internet banking must be kept confidential both out and in the same bank. This is because telephone numbers from consumers are often used for other lines of bank business and this is very disturbing for consumers. In addition, banks must have reliable technology personnel to ensure that internet banking is protected from hackers who try to break into accounts from consumers. Basic protection that is located in the log in until when making a transaction must be provided with multiple layers of protection to prevent misuse of the account.

The Fifth Hypothesis, that is personal innovativeness has a significant effect on behavioral intention. The regression coefficient is positive indicating the relationship between the two is the same, the higher the value of personal innovativeness, the higher the value of behavioral intention. This answers the fifth problem formulation related to hypothesis 5 (H5) regarding the effect of personal innovativeness on behavioral intention.

The findings of this study confirm and expand the results of the study which explains that there are positive and significant personal innovativeness effects on behavioral intention. Agarwal and Prasad (1998) in Kuo and Yen (2009) explain that higher personal innovativeness leads to behaviors to adopt more positive information technology. Whereas Yang et al. (2012) found that personal innovativeness in information technology (PIIT) significantly affected behavioral intention directly.

Personal innovativeness variable is the variable that most influences behavioral intention, therefore it is important to improve personal innovativeness. The way to improve personal innovativeness is by using the latest technology system but still applicable to all communication tools, security protection that always follows the development of information technology systems, and internet banking that increasingly connects the services directly in the bank with internet banking. With increasingly innovative programs, Indonesian consumers who have been well educated will be more happy to use the internet banking.

The Sixth Hypothesis is that social influence significantly influences this behavioral intention. The regression coefficient is positive indicating the relationship between the two is in the same direction, the higher the value of social influence, the higher the value of behavioral intention but not significant. This answers the sixth problem formulation related to hypothesis 6 (H6) regarding the influence of social influence on behavioral intention where this hypothesis is rejected.

The findings of this study confirm and broaden the results of research that explains that there is a positive but not significant social influence on behavioral intention. This finding does not support the research of Kleijnen et al. (2004) in Jayasingh and Eze (2009) states that social influence shows a significant impact on behavioral intention. The results of Jayasingh and Eze (2009) research itself show that behavioral intention towards mobile coupons is directly influenced by social influence.

This explanation of the rejected hypothesis explains that the social influence of both important, close, influential and most people is not significant in influencing the desire to behave positively about internet banking. This can be explained from the majority of internet banking users, namely 23-35 years which is young adult age and internet banking which is considered to be a personal thing for discussion at that age. Most young adults argue that conversations about internet banking to others is not an open conversation considering the amount of income and property is a sensitive thing to discuss for the people of Indonesia. Therefore, advice from other parties regarding the desire to use internet banking becomes insignificant compared to other variables that are more personally felt directly by consumers.

In addition, the use of internet banking which has been widespread and supervised by the government has led to a positive relationship with various banks that provide internet banking to be similar. This causes in talking about internet banking in the community tends to be the same among banks in Indonesia. This is what causes the influence of social influence to be insignificant.

Although social influence is not significant, its influence is positive so it needs to be improved. The way that can be done to improve social influence is by always maintaining the good name of banking in general and internet banking in particular. In addition, it is important for every banking to carry out CSR (Corporate Social Responsibility) activities to increase the brand equity of the bank. With a variety of positive activities carried out by the company, the public will know the bank positively and will give a positive opinion regarding the bank's bank and internet banking.

Seventh Hypothesis, namely behavioral intention significantly influences actual usage. The regression coefficient is positive indicating the relationship between the two is in the same direction, the higher the behavioral intention value, the higher the actual usage value. This answers the seventh problem formulation related to hypothesis 7 (H7) regarding the influence of behavioral intention on actual usage.

The findings of this study confirm and expand the results of the study which explains that there is a

positive and significant influence on behavioral intention on actual usage. Lin (2007) states that behavioral intention is the main determinant of actual usage. Moon and Kim (2001) found that behavioral intention to use WWW in the future has a strong positive relationship with actual WWW use.

The results of the research on this hypothesis cause banks to always increase interest in positive behavior towards internet banking, because this interest in positive behavior will cause consumers to use real internet banking. The greater use of internet banking will reduce the company's costs in dealing with services to consumers directly by coming to the bank. The company can focus more on increasing programs that can generate profits for both banks and consumers.

Conclusion, Limitation, and Research Extention

Conclusion

Based on the research that has been done in the first or second year, the prototype results are obtained, namely UPH Clicks internet banking which is described according to the application of each variable in the study.

The first highest variable in the prototype results is Personal innovativeness where in the UPH Clicks system internet banking can be said to have a very good personal element of innovativeness, due to the availability of complete features regarding account information, scheduled transactions, the latest products and services for customers. So that the development of internet banking can facilitate customers to conduct transactions and daily activities related to banking. The second highest variable is Compatibility where there are many facilities provided in this internet banking so that it can adjust to the daily needs of customers and always prioritize the convenience of customers. This can be seen from the appearance that is neat, organized and user friendly. The third highest variable is Perceived ease of use where in the UPH Clicks system internet banking can be said to be very helpful and provide convenience for customers in using internet banking. This can be seen from the availability of options to create a first username and account account for new users, the choice for question and answer, call center directly to UPH Clicks if there is a problem in the use and blend of internet banking usage.

The fourth highest variable is Perceived usefulness where the internet banking system from UPH Clicks provides various facilities for customers to fulfill banking activities and certainly provides more benefits for customers. This can be seen from the prepaid refill menu, paying bills, and transfer menus which can further shorten customers' time when they want to conduct internet banking transactions rather than manual transactions. The variable that has a low value compared to other variables is the Preceived Credibility variable where on the internet banking system of UPH there is one box that requires the customer to fill in a certain code when logging in and visible at the end of the website terms and conditions and copyright of the system protected by UPH Bank. This proves that the system provided by the Bank's UPH is a safe, controlled and protected system so that customers do not need to fear information will be spread widely or lose personal data on internet banking.

Limitation and Research Extention

There are several limitations within this research, first this research only use limited sample in Surabaya. It also can be concluded that researchers and strategists need to consider other issues relating to personal innovativeness, social influence, compability, and behavioral intention to increase actual usage. In further research, it is expected to increase the sample used in order for the data to be more generalized. Secondly, it is to consider other issues such as socio – demographics factors related to actual usage.

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